

ISABEL C. BALBOA, ICB-4082  
ISABEL C. BALBOA, STANDING TRUSTEE  
CHERRY TREE CORPORATE CENTER  
535 ROUTE 38, SUITE 580  
CHERRY HILL, NJ 08002  
(856) 663-5002  
CHAPTER 13 STANDING TRUSTEE

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:

DEBTOR: EMILY H. ARMSTRONG  
CASE NUMBER:

NOTICE OF RESERVE ON CLAIM

CREDITOR: 18-13155 JNP  
TRUSTEE CLAIM #: 11  
COURT CLAIM #: N/A

Please be advised that a reserve has been placed on the above named claim for the following reason:

- \_\_\_\_\_ Disbursement checks have been returned as undeliverable. A change of address must be filed with the Court.
- \_\_\_\_\_ The creditor cannot locate an account for the debtor under the account number provided. The correct account number must be provided in writing.
- \_\_\_\_\_ The creditor is not cashing checks issued by the Trustee. Payments will not resume until a written request is sent by the creditor to the Trustee.
- \_\_\_\_\_ The debt has been transferred and the transfer/assignment has not been filed with the Court.
- \_\_\_\_\_ Disbursement checks have been returned with notice that stay relief was granted, but there is no filed Order granting stay relief on the Court Docket.
- \_\_\_\_\_ The creditor refuses to accept partial payments. Issue must be resolved by debtor's attorney or Pro Se debtor, and Trustee must be notified in writing of resolution.
- X   THE CREDITOR HAS FAILED TO FILE A PROOF OF CLAIM. THE BAR DATE IS APRIL 30, 2018.**
- \_\_\_\_\_ The creditor has received stay relief, as per Order entered

\_\_\_\_\_ Other:

**In accordance with the Handbook for Chapter 13 Standing Trustees issued by the United States Department of Justice (effective October 1, 2012), the Trustee is NOT to pay any unsecured creditor who has failed to file a Proof of Claim. In the event a creditor does not timely file a Proof of Claim, the debtor may file a Proof of Claim within 30 days after the expiration of the bar date (Fed R. Bankr. P. 3004). Therefore, the Trustee is recommending that a Proof of Claim be filed with the U.S. Bankruptcy Court, Camden Vicinage, on behalf of this creditor within 30 days of the bar date. Please note, if no Proof of Claim is filed, this creditor WILL NOT be paid through the Debtor's Chapter 13 Plan.**

Request for additional information should be directed to: Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38, Suite 580, Cherry Hill, NJ 08002.

Dated: APRIL 23, 2018

/s/ Isabel C. Balboa  
Chapter 13 Standing Trustee

Copy to:

SERVICE FINANCE COMPANY  
P.O. BOX 3348  
PORTLAND, OR 97208

SERVICE FINANCE COMPANY  
555 SOUTH FEDERAL HIGHWAY  
SUITE 200  
BOCA RATON, FL 33432-6033

STEVEN J. ABELSON, ESQUIRE  
ABELSON LAW OFFICES  
80 WEST MAIN STREET  
P.O. BOX 7005  
FREEHOLD, NJ 07728

EMILY H. ARMSTRONG  
142 ROSEBAY COURT  
DELRAN, NJ 08075